

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**(Our Case No. OOB012)**

In The Application Of: )

BENNETT ET AL. )

Serial No.: 09/808,722 )

Filed: March 14, 2001 )

Examiner: RUDY, ANDREW J. )

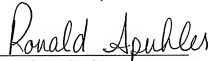
Group Art Unit: 3627 )

For: ONLINE PURCHASING SYSTEM )  
SUPPORTING LENDERS WITH )  
AFFORDABILITY SCREENING )

CERTIFICATE OF ELECTRONIC  
FILING

I hereby certify that this correspondence  
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By:

  
Ronald H. Spuhler  
Reg. No. 52,245

Confirmation Number: 5520

**RESPONSE TO OFFICE ACTION AND REQUEST FOR POTENTIAL TELEPHONE**  
**INTERVIEW**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper responds to the Non-Final Office Action mailed on July 25, 2006. In light of the  
following remarks, Applicants request allowance of the pending claims.